

Information to identify the case:

Debtor 1	Robert McEady	Social Security number or ITIN	xxx-xx-1811
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-28107-ABA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert McEady

5/12/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Robert McEady
Debtor

Case No. 17-28107-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: May 12, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2022:

Recip ID	Recipient Name and Address
db	+ Robert McEady, 74 Raintree Dr., Sicklerville, NJ 08081-4922
cr	+ Borough of Stratford, c/o Platt & Riso, P.C., 40 Berlin Avenue, Stratford, NJ 08084-1404
cr	+ Hermitage at Main Street Condominium Association, c/o Pinnacle Realty Services, 151 Fries Mill Road, Unit 502, Turnersville, NJ 08012-2016
cr	+ Nationstar Mortgage D/B/A Mr. Cooper as servicer f, Friedman Vartolo, LLP, 85 Broad Street, Suite 501, 85 Broad Street, Suite 501, New York, NY 10004-1734
r	+ Nicole Snyderman, Entourage Elite Real Estate, 1939 W. Route 70, Suite 220, Cherry Hill, NJ 08003-4507
cr	+ Santander Bank, N.A., c/o Bonnie M. Weir, The Weir Law Firm, LLC, 1170 US Highway 22 East, Suite 205 Bridgewater, NJ 08807-2928
cr	+ U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCES, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
517052652	+ Borough of Stratford, 307 Union Avenue, Stratford, NJ 08084-1313
517052654	+ Cherry Hill Township, Attn: Tax Office, 820 Mercer St., Cherry Hill, NJ 08002-2638
517052655	#+ Conika Majumdar, Fidelity National Law Group, 105 Eisenhower Parkway, Suite 103, Roseland, NJ 07068-1640
517052657	+ Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
517052658	+ Experian, PO Box 4500, Allen, TX 75013-1311
517052659	+ First Bank Puerto Rico, Attn: Bankruptcy, 9795 S Dixie Hwy, Pinecrest, FL 33156-2806
518855249	+ Jonathan Schwalb, Esq., FRIEDMAN VARTOLO, LLP, Attorneys for Nationstar Mortgage, D/B/A Mr. Cooper, 85 Broad Street, Suite 501 New York, New York 10004-1734
518570774	+ New Residential Mortgage, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield NJ 07004-2927
518360437	+ PLATT & RISO, P.C., 40 Berlin Avenue, Stratford, NJ 08084-1404
517250912	+ Santander Bank, N.A., Attn: Legal Department, 200 Liberty Street, 17th Floor, New York, NY 10281-1115
517052664	+ Selective Insurance Company of America, 200 Clocktower Drive, Suite 201, Hamilton, NJ 08690-3019
517052665	+ Shirley McEady, 74 Raintree Drive, Sicklerville, NJ 08081-4922
517052666	+ Shivers, Gosnay & Greatrex, LLC, Cherry Hill Plaza, 1415 Route 70, Suite 309, Cherry Hill, NJ 08034-2210
517149626	+ Stratford Municipal Sewer Utility Dept, 307 Union Ave, Stratford NJ 08084-1313
517052668	The Hermitage at Main Street, 3700 Hermitage Dr., Voorhees, NJ 08043
517066141	+ The Hermitage at Main Street Condominium Associati, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210
517052669	+ The Weir Law Firm, LLC., 1170 U.S. Highway 22 East, Suite 205, Bridgewater, NJ 08807-2928
517052671	+ TransUnion, PO Box 2000, Chester, PA 19016-2000

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 12 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 12 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: IRS.COM		

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		May 13 2022 00:28:00	Internal Revenue Service, 955 S. Springfield Avenue, Springfield, NJ 07081
cr	+ Email/Text: RASEBN@raslg.com		
		May 12 2022 20:33:00	New Residential Mortgage Loan Trust, C/O Robertson, Anschutz & Schneid P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
517166933	+ EDI: BANKAMER2.COM		
		May 13 2022 00:28:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517052653	+ EDI: CCS.COM		
		May 13 2022 00:28:00	Ccs Collections, 725 Canton St, Norwood, MA 02062-2679
517059543	EDI: DISCOVER.COM		
		May 13 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517052656	+ EDI: DISCOVER.COM		
		May 13 2022 00:28:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
517052657	^ MEBN		
		May 12 2022 20:33:11	Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
517052658	^ MEBN		
		May 12 2022 20:33:33	Experian, PO Box 4500, Allen, TX 75013-1311
517052661	EDI: JPMORGANCHASE		
		May 13 2022 00:28:00	JPMorgan Chase Bank, N.A., Po Box 24696, Columbus, OH 43224
518923300	Email/Text: nsm_bk_notices@mrcooper.com		
		May 12 2022 20:34:00	Nationstar Mortgage, LLC, P.O. Box 619096, Dallas, TX 75261-9741
518923301	Email/Text: nsm_bk_notices@mrcooper.com		
		May 12 2022 20:34:00	Nationstar Mortgage, LLC, P.O. Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage, LLC, P.O. Box 619096, Dallas, TX 75261-9741
518890098	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 12 2022 20:34:00	NEW RESIDENTIAL MORTGAGE LOAN TRUST 2017-1, c/o Nationstar Mortgage d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261, NEW RESIDENTIAL MORTGAGE LOAN TRUST 2017, c/o Nationstar Mortgage d/b/a Mr. Cooper 75261-9094
518890097	+ Email/Text: nsm_bk_notices@mrcooper.com		
		May 12 2022 20:34:00	NEW RESIDENTIAL MORTGAGE LOAN TRUST 2017-1, c/o Nationstar Mortgage d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
517068152	+ Email/Text: RASEBN@raslg.com		
		May 12 2022 20:33:00	New Residential Mortgage Loan Trust 2017-1, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517252726	EDI: LCIPHMMRG		
		May 13 2022 00:28:00	Ocwen Loan Servicing, LLC, ATTN: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
517052662	+ EDI: LCIPHMMRG		
		May 13 2022 00:28:00	Ocwen Loan Servicing, Llc, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Bch, FL 33409-6493
517052667	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		
		May 12 2022 20:33:00	State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695
517052663	+ Email/Text: enotifications@santanderconsumerusa.com		
		May 12 2022 20:34:00	Santander Consumer USA Inc., P.O. Box 961245, Fort Worth, TX 76161-0244
517052670	Email/Text: jdukelow@voorheesnj.com		
		May 12 2022 20:34:00	Township of Voorhees, 2400 Voorhees Town Center, Voorhees, NJ 08043
517052671	^ MEBN		
		May 12 2022 20:33:38	TransUnion, PO Box 2000, Chester, PA 19016-2000
517261557	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		May 12 2022 20:34:00	U.S. Bank National Association, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
517052672	+ EDI: WFFC.COM		

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519498730	+ EDI: WFFC.COM	May 13 2022 00:28:00	Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438
517161987	EDI: WFFC.COM	May 13 2022 00:28:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
517101758	EDI: WFFC.COM	May 13 2022 00:28:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
		May 13 2022 00:28:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700

TOTAL: 27

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
aty	*+	The Weir Law Firm, LLC, 1170 U.S. Highway 22 East, Suite 205, Bridgewater, NJ 08807-2928
517052660	*+	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517068195	*+	New Residential Mortgage Loan Trust 2017-1, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518855248	##+	FRIEDMAN VARTOLO, LLP, Attorneys for Nationstar Mortgage D/B/A, 1325 Franklin Avenue, Suite 230, Garden City, New York 11530-1631

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK OF AMERICA, NATIONAL ASSOCIATION AS TRUSTEE, SUCCESSOR BY MERGER ET.AL. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Bonnie M. Weir	on behalf of Attorney The Weir Law Firm LLC bmw@weirlawfirm.com
Daniel P. Mazo	on behalf of Creditor Santander Bank N.A. dmazo@santander.us, ltorres1@sovereignbank.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, Successor in Interest to Bank of America, National Association as Trustee, successor by merger to LaSalle Bank, National Association as Trustee for Washingt dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Hermitage at Main Street Condominium Association eholdren@hillwallack.com jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com

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Elizabeth L. Wassall

on behalf of Creditor New Residential Mortgage Loan Trust 2017-1 ewassall@logs.com
njbankruptcynotifications@logs.com;logsecf@logs.com

Elizabeth L. Wassall

on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Harold N. Kaplan

on behalf of Creditor New Residential Mortgage Loan Trust hkaplan@rasnj.com informationathnk@aol.com

Harold N. Kaplan

on behalf of Creditor New Residential Mortgage Loan Trust 2017-1 hkaplan@rasnj.com informationathnk@aol.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Jonathan C. Schwalb

on behalf of Creditor Nationstar Mortgage D/B/A Mr. Cooper as servicer for New Residential Mortgage Loan Trust 2017-1
bankruptcy@friedmanvartolo.com

Laura M. Egerman

on behalf of Creditor New Residential Mortgage Loan Trust 2017-1 bkyecf@rasflaw.com
bkyecf@rasflaw.com;legerman@rasnj.com

Mark A. Roney

on behalf of Creditor Hermitage at Main Street Condominium Association mroney@hillwallack.com
kgardiner@HillWallack.com;mroney@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor New Residential Mortgage Loan Trust 2017-1 smncina@raslg.com

Stuart A. Platt

on behalf of Creditor Borough of Stratford platt@theplattlawgroup.com

Thomas G. Egnor

on behalf of Debtor Robert McEady tegner@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis
on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18